

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

**IN RE:  
DURACKA, THOMAS R., JR.  
DURACKA, MICHELLE R.**

**CHAPTER 7 CASE**

**CASE NO. 06-16668 BL**

**JUDGE Bruce W. Black(Joliet)**

**Debtor(s)**

**TRUSTEE'S FINAL ACCOUNT AND APPLICATION  
TO CLOSE CASE AND DISCHARGE THE TRUSTEE**

**TO: THE HONORABLE BRUCE W. BLACK  
BANKRUPTCY JUDGE**

Final distribution of all monies has been made in accordance\ with the Order Awarding Compensation and Expenses and the Trustee's Distribution Report, a copy of which is attached as Exhibit "A"

All checks have been cashed. The Form 2 is attached as Exhibit "B".

The Trustee certifies that the estate has been fully administered, requests that he be discharged, and the case closed pursuant to 11 U.S.C. §350.

/s/ Michael G. Berland Trustee

Dated: 9/18/08

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

**IN RE:  
DURACKA, THOMAS R., JR.  
DURACKA, MICHELLE R.**

**Debtor(s)**

**CHAPTER 7 CASE**

**CASE NO. 06-16668 BL**

**JUDGE Bruce W. Black(Joliet)**

**DISTRIBUTION REPORT**

I, MICHAEL G. BERLAND, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution:

**SUMMARY OF DISTRIBUTION:**

Secured Claims:	\$ <u>0.00</u>
Chapter 7 Administrative Expenses:	\$ <u>1,648.88</u>
Chapter 11 Administrative Expenses:	\$ <u>0.00</u>
Priority Claims (507(a)(2)-(a)(7)):	\$ <u>0.00</u>
Secured Tax Liens:	\$ <u>0.00</u>
Priority Tax Claims:	\$ <u>0.00</u>
Other Priority Claims (507(a)(9)):	\$ <u>0.00</u>
General Unsecured Claims:	\$ <u>7,349.48</u>

**TOTAL AMOUNT TO BE DISTRIBUTED:** \$ 8,998.36

**EXHIBIT A**

**DISTRIBUTION REPORT**

**PAGE 1**

<b>1. TYPE OF CLAIMS</b>		<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
Secured Claims		\$ 0.00	0.00%
<b>CLAIM NUMBE R</b>	<b>CREDITOR</b>	<b>ALLOWED AMOUNT</b>	<b>DIVIDEND AMOUNT</b>
<b>2. TYPE OF CLAIMS</b>		<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a) & (b) and §507(a)(1) (Chapter 7 costs of administration including court costs and U.S. Trustee quarterly fees pursuant to 28 U.S.C. 1930(6))		\$ 1,648.88	100.00%
<b>CLAIM NUMBE R</b>	<b>CREDITOR</b>	<b>ALLOWED AMOUNT</b>	<b>DIVIDEND AMOUNT</b>
	MICHAEL G. BERLAND	1,648.88	1,648.88
<b>3. TYPE OF CLAIMS</b>		<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a) & (b) and §507(a)(1) (Debtor-in possession (DIP) administrative expenses)		\$ 0.00	0.00%
<b>CLAIM NUMBE R</b>	<b>CREDITOR</b>	<b>ALLOWED AMOUNT</b>	<b>DIVIDEND AMOUNT</b>
<b>4. TYPE OF CLAIMS</b>		<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)		\$ 0.00	0.00%
<b>CLAIM NUMBE R</b>	<b>CREDITOR</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
		TOTAL	\$ 0.00

**EXHIBIT A**

**DISTRIBUTION REPORT**

**PAGE 2**

<b>5. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§507(a)(3) - Wages, salaries or commissions limited to \$4,300.00	0.00	0.00%
<b>CLAIM NUMBE CREDITOR R</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
	<b>TOTAL</b>	<b>\$ 0.00</b>

<b>6. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§507(a)(4) - Contributions to Employee Benefit Funds	\$ 0.00	0.00%
<b>CLAIM NUMBE CREDITOR R</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
	<b>TOTAL</b>	<b>\$ 0.00</b>

<b>7. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§507(a)(5) - Farmers' and Fishermen's claims to the extent of \$4,300.00	\$ 0.00	0.00%
<b>CLAIM NUMBE CREDITOR R</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
	<b>TOTAL</b>	<b>\$ 0.00</b>

<b>8. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
507(a)(6) - Deposits by consumers to the extent of \$1,950.00	\$ 0.00	0.00%
<b>CLAIM NUMBE CREDITOR R</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
	<b>TOTAL</b>	<b>\$ 0.00</b>

<b>9. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§507(a)(7) - Alimony	\$ 0.00	0.00%

**EXHIBIT** 

**DISTRIBUTION REPORT**

**PAGE 3**

CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
		TOTAL	\$ 0.00

10.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§724(b)(6) - Tax Liens:	\$ 0.00	0.00%
CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
		TOTAL	\$ 0.00

11.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§507(a)(8) - Tax claims excluding fines and penalties	\$ 0.00	0.00%
CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
		TOTAL	\$ 0.00

12.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§507(a)(9) - Capital Commitments to FDIC, et al.	\$ 0.00	0.00%
CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
		TOTAL	\$ 0.00

13.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§726(a)(2) - General Claims (To be paid <u>pro-rata</u> after costs of administration and priority claims are paid in full)	\$ 85,651.57	8.58%
CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
1	Recovery Management Systems Corporation	1,752.41	150.38

EXHIBIT *D*

**DISTRIBUTION REPORT**

**PAGE 4**

2	Recovery Management Systems Corporation	426.38	36.59
3	Recovery Management Systems Corporation	834.86	71.64
4	Chase Bank USA, N.A.	18,790.26	1,612.33
5	Chase Bank USA, N.A.	1,997.19	171.37
6	Sallie Mae	53,923.40	4,626.98
7	ROUNDUP FUNDING, LLC	987.69	84.75
8	ROUNDUP FUNDING, LLC	6,939.38	595.44
	<b>TOTAL</b>	<b>\$</b>	<b>7,349.48</b>

<b>14. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
Subordinated unsecured claims	\$ 0.00	0.00%
<b>CLAIM NUMBE CREDITOR R</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
	<b>TOTAL</b>	<b>\$ 0.00</b>

<b>15. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§726(a)(3) - Late unsecured claims	\$ 0.00	0.00%
<b>CLAIM NUMBE CREDITOR R</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
	<b>TOTAL</b>	<b>\$ 0.00</b>

<b>16. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§726(a)(4) - Fines/penalties	\$ 0.00	0.00%
<b>CLAIM NUMBE CREDITOR R</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
	<b>TOTAL</b>	<b>\$ 0.00</b>

<b>17. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
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**EXHIBIT A**

**DISTRIBUTION REPORT**

**PAGE 5**

§726(a)(5) - Interest	\$	0.00	0.00%
<b>CLAIM</b>		<b>ALLOWED</b>	<b>PROPOSED</b>
<b>NUMBE</b>		<b>REQUESTE</b>	<b>ALLOWANC</b>
<b>R</b>		<b>D</b>	<b>E</b>
	<b>TOTAL</b>	<b>\$</b>	<b>0.00</b>

<b>18.</b>	<b>TYPE OF CLAIMS</b>	<b>TOTAL</b>	<b>FINAL</b>
		<b>AMOUNT</b>	<b>DIVIDEND%</b>
		<b>OF CLAIMS</b>	
§726(a)(6) - Surplus to Debtor	\$	0.00	0.00%
<b>CLAIM</b>		<b>ALLOWED</b>	<b>PROPOSED</b>
<b>NUMBE</b>		<b>REQUESTE</b>	<b>ALLOWANC</b>
<b>R</b>		<b>D</b>	<b>E</b>
	<b>TOTAL</b>	<b>\$</b>	<b>0.00</b>

The following claims are not included in the distribution because they have been disallowed or barred by court order or have been withdrawn by the claimant:

<b>TYPE</b>	<b>CLAIM</b>		<b>DISALLOWE</b>
<b>OF</b>	<b>NUMBE</b>	<b>CREDITOR AND ADDRESS</b>	<b>AMOUNT D</b>
<b>CLAIM</b>	<b>R</b>		<b>OF /WITHDRAW</b>
			<b>CLAIM N</b>
			<b>(DESIGNATE)</b>

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: May 20, 2008

/s/Michael G. Berland  
MICHAEL G. BERLAND, Trustee

EXHIBIT *Pa*

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN**

**IN RE:  
DURACKA, THOMAS R., JR.  
DURACKA, MICHELLE R.**

**CHAPTER 7 CASE**

**CASE NO. 06-16668 BL**

**JUDGE Bruce W. Black(Joliet)**

**Debtor(s)**

**ORDER AWARDING COMPENSATION AND EXPENSES**

**THIS MATTER BEING HEARD on the Trustee's final requests for the allowance of fees and expenses of administration, notice having been given and the Court being duly advised:**

**IT IS HEREBY ORDERED that the Trustee's compensation and expenses are allowed as follows:**

1.	Trustee's compensation	\$ <u>1,648.88</u>
2.	Trustee's expenses	\$ <u>0.00</u>
	<b>TOTAL</b>	\$ <u>1,648.88</u>
3.	Chapter 11 Trustee's compensation	\$ <u>0.00</u>
4.	Chapter 11 Trustee's expenses	\$ <u>0.00</u>
	<b>TOTAL</b>	\$ <u>0.00</u>

**IT IS FURTHER ORDERED that the requests for compensation and expenses are allowed as follows:**

1.	Attorney for the Trustee	
	a. Compensation	\$ <u>0.00</u>
	b. Expenses	\$ <u>0.00</u>
	c. Chapter 11 Compensation	\$ <u>0.00</u>
	d. Chapter 11 Expenses	\$ <u>0.00</u>
2.	Accountant for the Trustee	



✓ a. Compensation \$ 0.00  
b. Expenses \$ 0.00  
c. Chapter 11 compensation \$ 0.00  
d. Chapter 11 Expenses \$ 0.00  
3. Other Professionals  
TOTAL \$ 0.00

IT IS FURTHER ORDERED that the Trustee is directed to pay the allowances listed above after the Trustee's Distribution Report is filed with the Clerk of the Bankruptcy Court.

DATED this \_\_\_\_\_ day of \_\_\_\_\_, 200 \_\_\_\_.

ENTERED

Bruce W. Black

UNITED STATES BANKRUPTCY JUDGE

ENTERED

MAY 28 2008

BRUCE W. BLACK BANKRUPTCY JUDGE  
UNITED STATES BANKRUPTCY COURT

## Form 2

Page: 1

### Cash Receipts And Disbursements Record

**Case Number:** 06-16668 BL  
**Case Name:** DURACKA, THOMAS R., JR.  
 DURACKA, MICHELLE R.  
**Taxpayer ID #:** 13-7560882  
**Period Ending:** 09/15/08

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*72-65 - Money Market Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/27/07	{9}	Thomas & Michell Duracka	Tax refund	1224-000	8,945.00		8,945.00
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	0.31		8,945.31
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.93		8,950.24
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.93		8,955.17
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.62		8,959.79
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	5.10		8,964.89
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.94		8,969.83
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.47		8,974.30
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	5.27		8,979.57
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	4.67		8,984.24
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	4.57		8,988.81
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	4.11		8,992.92
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	1.84		8,994.76
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	1.67		8,996.43
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	1.25		8,997.68
05/19/08	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.1500%	1270-000	0.68		8,998.36
05/19/08		To Account #*****7266	Transfer for purpose of final distribution	9999-000		8,998.36	0.00

*Exh. 16 + B*

**Subtotals :**

**\$8,998.36**

**\$8,998.36**

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 06-16668 BL  
**Case Name:** DURACKA, THOMAS R., JR.  
 DURACKA, MICHELLE R.  
**Taxpayer ID #:** 13-7560882  
**Period Ending:** 09/15/08

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*72-65 - Money Market Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance
<b>ACCOUNT TOTALS</b>					8,998.36	8,998.36	\$0.00
Less: Bank Transfers					0.00	8,998.36	
<b>Subtotal</b>					8,998.36	0.00	
Less: Payments to Debtors						0.00	
<b>NET Receipts / Disbursements</b>					<b>\$8,998.36</b>	<b>\$0.00</b>	

## Form 2

Page: 3

### Cash Receipts And Disbursements Record

**Case Number:** 06-16668 BL  
**Case Name:** DURACKA, THOMAS R., JR.  
 DURACKA, MICHELLE R.  
**Taxpayer ID #:** 13-7560882  
**Period Ending:** 09/15/08

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*72-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
05/19/08		From Account #*****7265	Transfer for purpose of final distribution	9999-000	8,998.36		8,998.36
05/27/08	101	MICHAEL G. BERLAND	Dividend paid 100.00% on \$1,648.88, Trustee Compensation; Reference:	2100-000		1,648.88	7,349.48
05/27/08	102	Recovery Management Systems Corporation	Dividend paid 8.58% on \$1,752.41; Claim# 1; Filed: \$1,752.41; Reference:	7100-000		150.38	7,199.10
05/27/08	103	Recovery Management Systems Corporation	Dividend paid 8.58% on \$426.38; Claim# 2; Filed: \$426.38; Reference:	7100-000		36.59	7,162.51
05/27/08	104	Recovery Management Systems Corporation	Dividend paid 8.58% on \$834.86; Claim# 3; Filed: \$834.86; Reference:	7100-000		71.64	7,090.87
05/27/08	105	Chase Bank USA, N.A.	Dividend paid 8.58% on \$18,790.26; Claim# 4; Filed: \$18,790.26; Reference:	7100-000		1,612.33	5,478.54
05/27/08	106	Chase Bank USA, N.A.	Dividend paid 8.58% on \$1,997.19; Claim# 5; Filed: \$1,997.19; Reference:	7100-000		171.37	5,307.17
05/27/08	107	Sallie Mae	Dividend paid 8.58% on \$53,923.40; Claim# 6; Filed: \$53,923.40; Reference:	7100-000		4,626.98	680.19
05/27/08	108	ROUNDUP FUNDING, LLC	Dividend paid 8.58% on \$987.69; Claim# 7; Filed: \$987.69; Reference:	7100-000		84.75	595.44
05/27/08	109	ROUNDUP FUNDING, LLC	Dividend paid 8.58% on \$6,939.38; Claim# 8; Filed: \$6,939.38; Reference:	7100-000		595.44	0.00

**Subtotals :**

**\$8,998.36**

**\$8,998.36**

{} Asset reference(s)

Printed: 09/18/2008 08:30 AM V.10.54

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 06-16668 BL  
**Case Name:** DURACKA, THOMAS R., JR.  
 DURACKA, MICHELLE R.  
**Taxpayer ID #:** 13-7560882  
**Period Ending:** 09/15/08

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*72-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
<b>ACCOUNT TOTALS</b>					8,998.36	8,998.36	\$0.00
Less: Bank Transfers					8,998.36	0.00	
<b>Subtotal</b>					0.00	8,998.36	
Less: Payments to Debtors						0.00	
<b>NET Receipts / Disbursements</b>					<b>\$0.00</b>	<b>\$8,998.36</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 06-16668 BL  
**Case Name:** DURACKA, THOMAS R., JR.  
 DURACKA, MICHELLE R.  
**Taxpayer ID #:** 13-7560882  
**Period Ending:** 09/15/08

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*72-67 - Money Market Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance

(No Transactions on File for this Period)

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	

<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
MMA # ***-*****72-65	8,998.36	0.00	0.00
Checking # ***-*****72-66	0.00	8,998.36	0.00
MMA # ***-*****72-67	0.00	0.00	0.00
	<b>\$8,998.36</b>	<b>\$8,998.36</b>	<b>\$0.00</b>